

Information to identify the case:

Debtor 1	Domenico Lomuscio	Social Security number or ITIN	xxx-xx-4817
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	13-12101-JKS		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Domenico Lomuscio
aka Dominic Lomuscio, aka Domenic Lomuscio

6/12/20

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
District of New Jersey

In re:
Domenico Lomuscio
Debtor

Case No. 13-12101-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 50

Date Rcvd: Jun 12, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 14, 2020.

db +Domenico Lomuscio, 199A N. Beverwyck Road, Apt #9, Lake Hiawatha, NJ 07034-1441
aty +Joel A. Ackerman, Zucker Goldberg & Ackerman, 200 Sheffield Street, Suite 301,
Mountainside, NJ 07092-2315
aty +Peter J. DeFrank, Massood Law Group, LLC, 50 Packanack Lake Road, Wayne, NJ 07470-5834
cr +Manor I Condominium Association, Inc c/o Gervin Re, 1280 Route 46,
Parsippany, NJ 07054-4911
513652894 +Charles Calantone DMD, 239 New Road, Building C, Parsippany, NJ 07054-4274
513778838 FIA CARD SERVICES, N.A., 4161 Piedmont Parkway, NC4 105 03 14, Greensboro, NC 27410
513652900 +Frank Lomuscio, 159 Ball Ave, Parsippany, NJ 07054-2126
513652902 +JCP&L, PO 76 S. Main Street, Akron, OH 44309
513652903 +Manor I Condominium Association, 1280 Route 46, Parsippany, NJ 07054-4914
513696547 +PNC BANK, PO BOX 94982, CLEVELAND, OH 44101-4982
513652904 +Pnc Bank, Po Box 5570, Cleveland, OH 44101-0570
513652905 +Quest, P.O. Box 64196, Baltimore, MD 21264-0001
513652907 +Quest Diagnostics, PO Box 71304, Philadelphia, PA 19176-1304
513652908 Quest Diagnostics Incorporated, PO Box 64196, Baltimore, MD 21264-4196
513652909 Quest Diagnostics Medical Lab Tests, c/o Dymacol, Inc., PO Box 9017, Oceanside, NY 11572
513652910 +Randy Spector DO, 124 N. Beverwyck Rd., Lake Hiawatha, NJ 07034-2205
518154583 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
Highlands Ranch, Colorado 80129-2386
518154584 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC,
8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
513996573 +Vericrest Financial, Inc, c/o Zucker Goldberg & Ackerman, 200 Sheffield Street, Suite 301,
Mountainside, NJ 07092-2315

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 13 2020 00:58:24 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Jun 13 2020 00:58:21 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
cr EDI: HNDA.COM Jun 13 2020 04:13:00 American Honda Finance Corporation,
3625 W Royal Lane Ste 200, Irving, TX 75063
intp +E-mail/Text: BNC@magtrustee.com Jun 13 2020 00:59:05 Marie-Ann Greenberg,
30 Two Bridges Road, Suite 330, Fairfield, NJ 07004-1550
cr +EDI: DRIV.COM Jun 13 2020 04:13:00 Santander Consumer USA Inc., PO Box 961245,
Fort Worth, TX 76161-0244
513652887 EDI: HNDA.COM Jun 13 2020 04:13:00 American Honda Finance, Po Box 168088,
Irving, TX 75016
513692614 EDI: HNDA.COM Jun 13 2020 04:13:00 American Honda Finance Corporation,
National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
513771293 EDI: AIS.COM Jun 13 2020 04:13:00 American InfoSource LP as agent for, Verizon,
PO Box 248838, Oklahoma City, OK 73124-8838
513652888 EDI: BANKAMER.COM Jun 13 2020 04:13:00 Bank Of America, Po Box 982235,
El Paso, TX 79998
513652890 +E-mail/Text: bcwrtoff@cablevision.com Jun 13 2020 00:59:08 Cablevision, 1111 Stewart Ave,
Bethpage, NY 11714-3581
513652889 E-mail/Text: bcwrtoff@cablevision.com Jun 13 2020 00:59:08 Cablevision, PO Box 371378,
Pittsburgh, PA 15250-7378
513652891 +E-mail/Text: bcwrtoff@cablevision.com Jun 13 2020 00:59:08 Cablevision,
200 Jericho Quadrangle, Jericho, NY 11753-2701
513652892 +EDI: CCS.COM Jun 13 2020 04:13:00 Cablevision of New Jersey,
c/o Credit Collection Services, Two Wells Avenue, Newton Center, MA 02459-3225
513652893 +E-mail/Text: bcwrtoff@cablevision.com Jun 13 2020 00:59:08 Cablevison, PO Box 371897,
Pittsburgh, PA 15250-7897
514089974 +E-mail/Text: ECMBKMail@Caliberhomeloans.com Jun 13 2020 00:59:18 Caliber Home Loans, Inc.,
13801 Wireless Way, Oklahoma City, OK 73134-2500
514089975 +E-mail/Text: ECMBKMail@Caliberhomeloans.com Jun 13 2020 00:59:18 Caliber Home Loans, Inc.,
13801 Wireless Way, Oklahoma City, OK 73134, Caliber Home Loans, Inc.,
13801 Wireless Way, Oklahoma City, OK 73134-2500
513744494 +EDI: CRFRSTNA.COM Jun 13 2020 04:13:00 Credit First NA, Po Box 818011,
Cleveland, Oh 44181-8011
513652897 +EDI: CRFRSTNA.COM Jun 13 2020 04:13:00 Credit First/CFNA, Bk13 Credit Operations,
Po Box 818011, Cleveland, OH 44181-8011
513675872 +EDI: TSYS2.COM Jun 13 2020 04:13:00 Department Stores National Bank/Bloomingtons,
Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
513675873 +EDI: TSYS2.COM Jun 13 2020 04:13:00 Department Stores National Bank/Macys,
Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
513652898 +EDI: TSYS2.COM Jun 13 2020 04:13:00 Dsnb Bloom, Macy's Bankruptcy Dept.,
9111 Duke Blvd., Mason, OH 45040-8999
513652899 +EDI: TSYS2.COM Jun 13 2020 04:13:00 Dsnb Macys, Po Box 8218, Mason, OH 45040-8218
513652901 +EDI: RMSC.COM Jun 13 2020 04:13:00 Gecrb/toys, Po Box 965005, Orlando, FL 32896-5005
513652895 EDI: JPMORGANCHASE Jun 13 2020 04:13:00 Chase, Po Box 15298, Wilmington, DE 19850

District/off: 0312-2

User: admin
Form ID: 3180W

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Total Noticed: 50

Date Rcvd: Jun 12, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

513652896 EDI: JPMORGANCHASE Jun 13 2020 04:13:00 Chase Manhattan Mortgage,
Attn: Correspondence Mail MC LA4-5555, 700 Kansas Ln, Monroe, LA 71203
513998281 EDI: PRA.COM Jun 13 2020 04:13:00 Portfolio Recovery Associates, LLC,
c/o Chase Bank Usa, N.a., POB 41067, Norfolk VA 23541
513953335 EDI: PRA.COM Jun 13 2020 04:13:00 Portfolio Recovery Associates, LLC,
c/o TOY R US CREDIT CARD, POB 41067, Norfolk VA 23541
513652906 EDI: RMCB.COM Jun 13 2020 04:13:00 Quest Diagnostics, c/o AMCA Collection Agency,
PO Box 1235, Elmsford, NY 10523-0935
513652911 +EDI: VERIZONCOMB.COM Jun 13 2020 04:13:00 Vzw Ne, Attention: Verizon Wireless Department,
Po Box 3397, Bloomington, IL 61702-3397
514003748 EDI: ECAST.COM Jun 13 2020 04:13:00 eCAST Settlement Corporation, POB 29262,
New York NY 10087-9262, eCAST Settlement Corporation, POB 29262, New York NY 10087-9262
514003747 EDI: ECAST.COM Jun 13 2020 04:13:00 eCAST Settlement Corporation, POB 29262,
New York NY 10087-9262

TOTAL: 31

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +Joel A. Ackerman, Zucker Goldberg & Ackerman, 200 Sheffield Street, Suite 301,
Mountainside, NJ 07092-2315
aty* +Joel A. Ackerman, Zucker Goldberg & Ackerman, 200 Sheffield Street, Suite 301,
Mountainside, NJ 07092-2315
aty* +Joel A. Ackerman, Zucker Goldberg & Ackerman, 200 Sheffield Street, Suite 301,
Mountainside, NJ 07092-2315
518770045* +PNC Bank, PO Box 94982, Cleveland, OH 44101-4982
513996574* +Vericrest Financial, Inc, c/o Zucker Goldberg & Ackerman, 200 Sheffield Street, Suite 301,
Mountainside, NJ 07092-2315
513844425 ##+Jersey Central Power & Light, 331 Newman Springs Rd., Building 3, Red Bank, NJ 07701-6771
TOTALS: 0, * 5, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 14, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 12, 2020 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor Caliber Home Loans, Inc. nj.bkecf@fedphe.com
Brian C. Nicholas on behalf of Creditor Caliber Home Loans, Inc. bnicholas@kmlawgroup.com,
bkgroup@kmlawgroup.com
Elizabeth K. Holdren on behalf of Creditor Manor I Condominium Association, Inc.
eak@hillwallack.com, jhanley@hillwallack.com; hwbknj@hillwallack.com
Eric P. Kelner on behalf of Creditor Manor I Condominium Association, Inc c/o Gervin Realty,
Inc. ekelner@hillwallack.com, fmanmann@hillwallack.com; Ootarsi@HillWallack.com
Jennifer R. Gorchow on behalf of Creditor Caliber Home Loans, Inc. nj.bkecf@fedphe.com
John R. Morton, Jr. on behalf of Creditor American Honda Finance Corporation
ecfmail@mortoncraig.com, mortoncraige@cf@gmail.com
John R. Morton, Jr. on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com,
mortoncraige@cf@gmail.com
Marie-Ann Greenberg magecf@magtrustee.com
Scott D. Sherman on behalf of Debtor Domenico Lomuscio ssbankruptcy@minionsherman.com
Shauna M Deluca on behalf of Creditor PNC BANK, N.A. sdeluca@rasflaw.com

TOTAL: 10